

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Terri L. Franc-Fancsali
aka Terri L. Franc
Debtor(s)

Bankruptcy Case No.: 18-20857-CMB

Chapter: 13
Docket No.: 36 – 35
Concil. Conf.: September 17, 2020 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **August 6, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **August 21, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **September 17, 2020 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: June 22, 2020

cm: All Creditors and Parties In Interest

Carlota M. Bohm
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Terri L. Franc-Fancsali
 Debtor

Case No. 18-20857-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: gamr
 Form ID: 410

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db
 14787277 +Terri L. Franc-Fancsali, 8000 Franklin Road, Evans City, PA 16033-3408
 14787278 +AES, PO Box 61047, Harrisburg, PA 17106-1047
 14787281 +Barclays Bank Delaware, 125 S West Street, Wilmington, DE 19801-5014
 14787281 +Childrens Place, PO Box 6497, Sioux Falls, SD 57117-6497
 14828822 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,
 Sioux Falls, SD 57104-0493
 14832940 Ditech Financial LLC, f/k/a Green Tree Servicing LLC, P.O. Box 6154,
 Rapid City, SD 57709-6154
 14787287 +Ditech Mortgage, P.O. Box 6172, Rapid City, SD 57709-6172
 14787288 +Home Depot, P.O. Box 6497, Sioux Falls, SD 57117-6497
 14787289 +Macy's, 9111 Duke Boulevard, Mason, OH 45040-8999
 14830602 +Nordstrom, Inc., Jefferson Capital Systems LLC Assignee, Po Box 7999,
 Saint Cloud Mn 56302-7999
 14787292 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14787295 +TD Bank USA, PO Box 673, Minneapolis, MN 55440-0673

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. cr

+E-mail/Text: bnc-quantum@quantum3group.com Jun 23 2020 03:57:02
 Department Store National Bank, PO Box 657, Kirkland, WA 98083-0657
 14801296 E-mail/Text: GUARBKE-courtdocs@ascendiumeducation.org Jun 23 2020 03:56:21
 GLHEC and Affiliates, PO Box 8961, Madison, WI 53708-8961
 14787279 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 23 2020 04:06:11 Capital One,
 PO Box 85520, Richmond, VA 23285-5075
 14787282 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 23 2020 03:56:50 Comenity Bank/Arhaus,
 P.O. Box 182789, Columbus, OH 43218-2789
 14787283 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 23 2020 03:56:50
 Comenity Bank/Crate & Barrel, P.O. Box 182125, Columbus, OH 43218-2125
 14787284 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 23 2020 03:56:50 Comenity Bank/Pier 1,
 4590 East Broad Street, Columbus, OH 43213-1301
 14787285 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 23 2020 03:56:50
 Comenity Bank/Victorias Secret, P.O. Box 182789, Columbus, OH 43218-2789
 14787286 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jun 23 2020 03:56:51 Comenity Bank/Wayfair,
 P.O. Box 182789, Columbus, OH 43218-2789
 14983525 E-mail/Text: bnc-quantum@quantum3group.com Jun 23 2020 03:57:01
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14787280 E-mail/PDF: ais.chase.ebn@americaninfosource.com Jun 23 2020 04:06:08 Chase,
 P.O. Box 15299, Wilmington, DE 19850
 14828111 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 23 2020 03:57:22 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14787290 E-mail/Text: electronicbkydocs@nelnet.net Jun 23 2020 03:57:33 Nelnet,
 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
 14787291 +E-mail/Text: bnc@nordstrom.com Jun 23 2020 03:56:37 Nordstrom Bank,
 13531 East Caley Avenue, Englewood, CO 80111-6505
 14815806 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 23 2020 04:05:16
 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14787637 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 23 2020 04:05:46
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14829610 E-mail/Text: bnc-quantum@quantum3group.com Jun 23 2020 03:57:02
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 14818906 E-mail/Text: bnc-quantum@quantum3group.com Jun 23 2020 03:57:02
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 14787293 +E-mail/PDF: gecsedirecoverycorp.com Jun 23 2020 04:05:32 Synchb/Care Credit,
 PO Box 965005, Orlando, FL 32896-5005
 14787294 E-mail/PDF: gecsedirecoverycorp.com Jun 23 2020 04:06:04 Synchrony Bank/QVC,
 PO Box 965020, Orlando, FL 32896-5020
 14832963 +E-mail/Text: bncmail@legal.com Jun 23 2020 03:57:38 TD Bank USA, N.A.,
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
 14795461 +E-mail/Text: electronicbkydocs@nelnet.net Jun 23 2020 03:57:33 U.S. Department of Education,
 C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr DITECH FINANCIAL LLC
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: gamr
Form ID: 410

Page 2 of 2
Total Noticed: 33

Date Rcvd: Jun 22, 2020

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

James Warmbrodt	on behalf of Creditor	DITECH FINANCIAL LLC bkgroup@kmlawgroup.com
Maria T. Capiral	on behalf of Creditor	Department Store National Bank
bk.mail@quantum3group.com		
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov		
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com	
Shawn N. Wright	on behalf of Debtor Terri L. Franc-Fancsali	shawn@shawnwrightlaw.com,
wrightshawne@hotmail.com;wrightshawne49@gmail.com;wrightshawne@gmail.com;		molly@shawnwrightlaw.com
TOTAL: 5		